

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION

In Re:	§	
	§	
BARNARD, NICHOLAS CLIFTON	§	Case No. 20-11870 TWD
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/10/2020 . The undersigned trustee was appointed on 07/10/2020 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 10,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	22.05
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 10,477.95

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/12/2021 and the deadline for filing governmental claims was 02/12/2021 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,800.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,800.00 , for a total compensation of \$ 1,800.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 156.90 , for total expenses of \$ 156.90 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/28/2021 By: /s/Ronald G. Brown - Chapter 7 Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 20-11870 TWD Judge: Timothy W. Dore
Case Name: BARNARD, NICHOLAS CLIFTON

Trustee Name: Ronald G. Brown - Chapter 7 Trustee
Date Filed (f) or Converted (c): 07/10/20 (f)
341(a) Meeting Date: 08/06/20
Claims Bar Date: 02/12/21

For Period Ending: 05/28/21

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Vehicle - 2013 Ford C-Max No equity with costs of sale.	3,373.00	0.00		0.00	FA
2. Furniture (red couch, desk/table, etc)	550.00	0.00		0.00	FA
3. Appliances (air conditioner, blender, hot pot)	121.00	0.00		0.00	FA
4. Office (2 MacBook, iPhone 7, printer & scanner)	500.00	0.00		0.00	FA
5. Household (plates, glasses, cups)	160.00	0.00		0.00	FA
6. Electronics (TV, DVD)	990.00	0.00		0.00	FA
7. Collectibles (Starbucks card collection and misc)	50.00	0.00		0.00	FA
8. Books-Music (111 CDs; 39 DVDs; 36 Hardcover Books)	1,000.00	0.00		0.00	FA
9. English Handbells (1/4 owner of set)	1,755.98	0.00		0.00	FA
10. Clothing	250.00	0.00		0.00	FA
11. Pet - Grey Shorthaired Feline	0.00	0.00		0.00	FA
12. Cash	2.64	0.00		0.00	FA
13. Capital One Checking Acct. x4273	0.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

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Trustee Name: Ronald G. Brown - Chapter 7 Trustee
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341(a) Meeting Date: 08/06/20
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. Wright Patt Credit Union Savings Acct. x1250-00	1,043.45	0.00		0.00	FA
15. Wright Patt Credit Union Checking Acct. x1250-90	62.40	0.00		0.00	FA
16. Stride Bank Checking Acct. x4938	218.11	0.00		0.00	FA
17. Green Dot Bank checking Acct. x9988	0.00	0.00		0.00	FA
18. Square Inc. - Prepaid card Acct. x2390	0.51	0.00		0.00	FA
19. Fully refundable Security Deposit Held By Landlord	1,275.00	0.00		0.00	FA
20. Seattle City Light owes Debtor for back discounts	483.12	0.00		0.00	FA
21. Settlement with Columbia Debt Recovery, LLC	0.00	0.00		0.00	FA
22. Settlement with Crown Asset Mgt, LLC collection	0.00	0.00		0.00	FA
23. Preference Claim (u) Trunover of funds paid to attorneys prior to filing; related to Assets 21 and 22	0.00	10,500.00		10,500.00	FA

TOTALS (Excluding Unknown Values)	\$11,835.21	\$10,500.00	\$10,500.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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ASSET CASES

Page: 3
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Case Name: BARNARD, NICHOLAS CLIFTON

Trustee Name: Ronald G. Brown - Chapter 7 Trustee
Date Filed (f) or Converted (c): 07/10/20 (f)
341(a) Meeting Date: 08/06/20
Claims Bar Date: 02/12/21

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 08/01/22 Current Projected Date of Final Report (TFR): 08/01/22

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 20-11870 -TWD
Case Name: BARNARD, NICHOLAS CLIFTON

Trustee Name: Ronald G. Brown - Chapter 7 Trustee
Bank Name: Axos Bank
Account Number / CD #: *****0702 Checking Account (Non-Interest Earn

Taxpayer ID No: *****5337
For Period Ending: 05/28/21

Blanket Bond (per case limit): \$ 55,683,398.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/01/20	23	ANDERSON SANTIAGO PLLC	BALANCE FORWARD				0.00
03/03/21		Axos Bank	Preference Claim	1241-000	10,500.00		10,500.00
04/02/21		Axos Bank	BANK SERVICE FEE	2600-000		10.47	10,489.53
			BANK SERVICE FEE	2600-000		11.58	10,477.95

COLUMN TOTALS 10,500.00 22.05 10,477.95

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 10,500.00 22.05

Less: Payments to Debtors 0.00

Net 10,500.00 22.05

TOTAL - ALL ACCOUNTS

Checking Account (Non-Interest Earn - *****0702

NET DISBURSEMENTS ACCOUNT BALANCE

10,500.00 22.05

10,500.00 22.05

(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

Page Subtotals 10,500.00 22.05

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: May 28, 2021

Case Number: 20-11870 Claim Type Sequence
Debtor Name: BARNARD, NICHOLAS CLIFTON

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
6A 040 5800-00	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Priority		\$2,301.12	\$0.00	\$2,301.12
Subtotal For Claim Type 5800-00 Claims of Governmental Units -				\$2,301.12	\$0.00	\$2,301.12
1 070 7100-00	Quantum3 Group LLC as agent for Crown Asset Management LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$24,605.95	\$0.00	\$24,605.95
10 070 7100-00	Kay Hessemer 1302 N 152nd St #14 Shoreline, WA 98133	Unsecured Denied per 3/29/21 court order		\$0.00	\$0.00	\$0.00
11 070 7100-00	Benjamin Schwartz 210B 26th Ave. E Seattle, WA 98112	Unsecured Denied per 3/29/21 court order		\$0.00	\$0.00	\$0.00
12 070 7100-00	US Dept. of Ed/gleisi P.O. Box 7860 Madison, WI 53707	Unsecured Denied per 3/29/21 court order		\$0.00	\$0.00	\$0.00
13 070 7100-00	CREDIT FIRST NA PO BOX 818011 CLEVELAND, OH 44181	Unsecured		\$1,288.23	\$0.00	\$1,288.23
14 070 7100-00	BECU PO Box 97050 Seattle, WA 98124	Unsecured		\$1,505.63	\$0.00	\$1,505.63
15 070 7100-00	BECU PO Box 97050 Seattle, WA 98124	Unsecured		\$2,147.82	\$0.00	\$2,147.82
16 070 7100-00	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541	Unsecured		\$2,634.03	\$0.00	\$2,634.03
17 070 7100-00	EVERGREEN PROFESSIONAL RECOVERIES INC 12100 NE 195TH ST STE 125 BOTHELL, WA 98011	Unsecured		\$1,171.00	\$0.00	\$1,171.00
18 070 7100-00	Randi Dolan 3112 Celt Aly Nolensville, TN 37135	Unsecured		\$998.41	\$0.00	\$998.41
19 070 7100-00	Kay Hessemer 1302 N, 152nd Street #4 Shoreline, WA 98133	Unsecured		\$14,711.73	\$0.00	\$14,711.73
2 070 7100-00	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657	Unsecured		\$201.48	\$0.00	\$201.48

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: May 28, 2021

Case Number: 20-11870 Claim Type Sequence
Debtor Name: BARNARD, NICHOLAS CLIFTON

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
20 070 7100-00	Benjamin Schwartz 210B 26th Avenue East Seattle, WA 98112	Unsecured		\$17,713.78	\$0.00	\$17,713.78
21 070 7100-00	U.S. Department of Education P.O. Box 7860 Madison, WI 53707	Unsecured Allowed per 3/29/21 court order		\$22,261.47	\$0.00	\$22,261.47
22 070 7100-00	Michelle Eckman 8628 SW 108th Place Road Ocala, FL 34481	Unsecured Allowed per 4/26/21 court order		\$1,020.00	\$0.00	\$1,020.00
3 070 7100-00	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Unsecured		\$2,675.84	\$0.00	\$2,675.84
4 070 7100-00	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Unsecured		\$1,308.53	\$0.00	\$1,308.53
5 070 7100-00	TD Bank, USA by American InfoSource as agent PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$818.47	\$0.00	\$818.47
7 070 7100-00	Ashley Funding Services, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$114.62	\$0.00	\$114.62
8 070 7100-00	Michele Eckman 8628 SW 108 PL RD Ocala, FL 34481	Unsecured Denied per 3/29/21 court order		\$0.00	\$0.00	\$0.00
9 070 7100-00	Randi Dolan 3112 Celt Aly Nolensville, TN 37135	Unsecured Denied per 3/29/21 court order		\$0.00	\$0.00	\$0.00
Subtotal For Claim Type 7100-00 General Unsecured 726(a)(2)				\$95,176.99	\$0.00	\$95,176.99
6B 080 7300-00	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Unsecured		\$171.69	\$0.00	\$171.69
Subtotal For Claim Type 7300-00 Fines, Penalties 726(a)(4)				\$171.69	\$0.00	\$171.69
Case Totals:				\$97,649.80	\$0.00	\$97,649.80

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 20-11870 TWD

Case Name: BARNARD, NICHOLAS CLIFTON

Trustee Name: Ronald G. Brown - Chapter 7 Trustee

Balance on hand \$ 10,477.95

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Ronald G. Brown - Chapter 7 Trustee	\$ 1,800.00	\$ 0.00	\$ 1,800.00
Trustee Expenses: Ronald G. Brown - Chapter 7 Trustee	\$ 156.90	\$ 0.00	\$ 156.90

Total to be paid for chapter 7 administrative expenses \$ 1,956.90

Remaining Balance \$ 8,521.05

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 2,301.12 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6A	Internal Revenue Service	\$ 2,301.12	\$ 0.00	\$ 2,301.12

Total to be paid to priority creditors \$ 2,301.12

Remaining Balance \$ 6,219.93

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 95,176.99 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	\$ 24,605.95	\$ 0.00	\$ 1,608.03
2	Department Stores National Bank	\$ 201.48	\$ 0.00	\$ 13.16
3	American Express National Bank	\$ 2,675.84	\$ 0.00	\$ 174.87
4	American Express National Bank	\$ 1,308.53	\$ 0.00	\$ 85.51
5	TD Bank, USA	\$ 818.47	\$ 0.00	\$ 53.49
7	Ashley Funding Services, LLC	\$ 114.62	\$ 0.00	\$ 7.49
11	Benjamin Schwartz	\$ 0.00	\$ 0.00	\$ 0.00
13	CREDIT FIRST NA	\$ 1,288.23	\$ 0.00	\$ 84.19
14	BECU	\$ 1,505.63	\$ 0.00	\$ 98.39
15	BECU	\$ 2,147.82	\$ 0.00	\$ 140.36

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
16	Portfolio Recovery Associates, LLC	\$ 2,634.03	\$ 0.00	\$ 172.14
17	EVERGREEN PROFESSIONAL RECOVERIES INC	\$ 1,171.00	\$ 0.00	\$ 76.53
18	Randi Dolan	\$ 998.41	\$ 0.00	\$ 65.25
19	Kay Hessemer	\$ 14,711.73	\$ 0.00	\$ 961.43
20	Benjamin Schwartz	\$ 17,713.78	\$ 0.00	\$ 1,157.62
22	Michelle Eckman	\$ 1,020.00	\$ 0.00	\$ 66.66
21	U.S. Department of Education	\$ 22,261.47	\$ 0.00	\$ 1,454.81

Total to be paid to timely general unsecured creditors \$ 6,219.93

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 171.69 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6B	Internal Revenue Service	\$ 171.69	\$ 0.00	\$ 0.00
Total to be paid to subordinated unsecured creditors			\$	0.00
Remaining Balance			\$	0.00